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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER
FELTEN, DANIEL S

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 11/20/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/917,120	Applicant(s) Fergusson
	Examiner Daniel Felten	Art Unit 3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on *Jul 27, 2001* .

2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) *1-47* is/are pending in the application.

4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) *1-47* is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some* c) ☐ None of:

1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

*See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

a) ☐ The translation of the foreign language provisional application has been received.

15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 4
4) ☐ Interview Summary (PTO-413) Paper No(s). _____
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other:

DETAILED ACTION

Claim Rejections - 35 USC § 112

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claims 24-33 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The limitation of "another program" in claim 24 is ambiguous because it is uncertain to which program or sort of program the applicant is referring to. For the sake of examination, the examiner has taken "another program" to mean, "a formatting computer program".

3. Claim 25 recites the limitation "the program" in line 1. There is insufficient antecedent basis for this limitation in the claim.

4. Claim 26 recites the limitation "program" in line 1. There is insufficient antecedent basis for this limitation in the claim.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless --
>
> > (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371 of this title before the invention thereof by the applicant for patent.
>
> The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) do not apply to the examination of this application as the application being examined was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35 U.S.C. 122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

6. Claims 1, 2, 4, 6-16, 19, 20, 22 and 36 are rejected under 35 U.S.C. 102(e) as being anticipated by Kenna et al (hereinafter "Kenna", US 6,108,641).

As in claims 1 and 16, Kenna discloses a system and method for displaying account information (fig. 7, *display*-- **710**), from two or more accounts that are stored in one or more account database wherein each account includes one or more account items, the system comprising:

a first data structure (*network server*--**650**) having one or more associated links, wherein each account includes one or more account items, the system comprising:

a first data structure **650** having one or more associated links, wherein each link identifies one or more of the accounts (see col. 9, ll. 46-63); and

display means **710** for displaying selected account items form the accounts identified by the one or more links of the first data structure (*computer*-- **600**) (see col. 9, ll. 33 to col. 10, ll 44),

as in claims 2, the first data structure is a data structure stored on a data processing system (see col. 9, ll. 33+),

as in claim 4 and 20, the account database is a relational database (see col. 8, ll. 22+),

as in claim 6, further comprising a second data structure having one or more associated links, wherein one of the associated links identifies the first data structure (see col. 9, ll. 33 to col. 10, ll 44),

as in claims 7 and 19, the display means **710** displays a selected account items from the accounts identified by one or more links of the second data structure (see MSA database), including selected items from the accounts identified by the one or more links of the first data structure (see col. 9, ll. 33 to col. 10, ll 44),

as in claim 8, each account corresponds to a financial account (see MSA, col. 9, ll. 44-63),

as in claims 9, 12-15 and 22, wherein more than one account corresponds to a particular customer (see col. 9, ll. 16+),

as in claim 10, further comprising combining means for combining related account items from the more than one accounts before the display means displays the selected account items (see col. 9, ll. 33 to col. 10, ll 44),

as in claim 11, the combining means sums related account items from the more than one accounts before the display means the selected account items (see col. 9, ll. 33 to col. 10, ll 44).

Regarding claim 36:

A method of accomplishing stock deposit in a financial services firm having a ledger, the stock deposit being for a specified number of shares of a specified company, the method comprising:

selecting a customer account having a customer account identifier form a data processing system;

entering the specific number of shares into the data processing system;

entering an identifier of the specified security into the data processing system;

entering at least one stock power that can be readily printed using the customer account identifier, the specified number of shares, the security identifier and the at least one stock certificate number;

creating an entry in the customer account designated by the customer account number, the entry representing the deposited stock; and

entering the stock deposit in the blotter of the financial services business (see Kenna, col. 9, ll. 33 to col. 11, ll.58).

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

8. Claims 3, 5, 17, 18 and 42-47 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kenna et al (US 6,108,641) in view of Chen et al (hereinafter "Chen", 5,590,197). The teachings of Kenna have been discussed above.

Regarding claims 3, 17 and 42-47:

Kenna discloses, as in claims 1, 17 and 42-47, that account items and various other data which is stored within a database and/or displayed from a workstation display screen connected to a computer network (see Kenna, col. 9, ll. 33+), but fails to disclose that the display means displays the selected account items in a browser program. Chen teaches the storing of account information and a browser program used to provide the customer with the account information (see Chen col. 7, ll. 20-37; col. 8, ll. 25-37). Since Kenna's system operates via a computer network, it would have been obvious for an artisan of ordinary skill at the time of the invention of Kenna to integrate a browser program to view account information, as taught by Chen, in order to provide the latest interface communication technology between computers. Thus such

a modification would have constituted an alternative method of viewing account information on the Kenna display means as well as an apparent matter of design choice well within the ordinary skill in the art.

Regarding claims 5 and 18:

the first data structure, along with the one or more associated links, are user definable (see Kenna, col. 5, ll. 24+).

9. Claims 34 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kenna et al (US 6,108, 641) in view of Pickering (US 5,684,965).

Regarding claims 34:

Kenna discloses a method for providing formatted output of selected fields of a database wherein the database includes a number of database entries each having two or more fields, and each field having a field value; identifying the database entries that have one or more fields with a field value that matches a selected query or expression; and

outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step (see Kenna, col. 10, ll. 20+). Kenna fails to disclose wherein the formatted output is formatted to print onto printed labels or personal digital assistant. Pickering teaches the generation of printed matter from a computer host to a

printer (see Pickering, col. 5, ll. 12-23) . It would have been obvious for an artisan at the time of the invention of Kenna to integrate a printer to print various formatted printed data, such as a label, from a host computer, as taught by Pickering, because an artisan at the time of the invention would have recognized the advantage of have a physical copy of information in order to transport, make corrections to, mail, identify certain material, or any other of the various uses that parchment may be used for. Thus to employ a printer to the Kenna system would have been obvious to one of ordinary skill in the art.

10. Claims 35 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kenna et al (US 6,108, 641) in view of Weiser et al (hereinafter "Weiser", US 5,982,520).

Regarding claims 35:

Kenna discloses a method for providing formatted output of selected fields of a database wherein the database includes a number of database entries each having two or more fields, and each field having a field value. identifying the database entries that have one or more fields with a field value that matches a selected query or expression; and outputting a formatted output that includes the field value of a selected field of each database entry identified by the identifying step (see Kenna, col. 10, ll. 20+).

Kenna fails to disclose wherein the formatted output is formatted to print to be read into a personal digital assistant. Weiser discloses a personal storage device for receipt and transfer of digital information to other electronic devices like a personal digital assistant or computer see col. 2, ll. 3+). Peripheral devices such as personal digital assistance are notoriously old and well known in the art to transfer digital information to/from desk computers to a portable form. Thus it would have been obvious for an artisan or ordinary skill in the art to employ the use of a personal digital assistant to transfer monetary information to/from personal digital assistant device so as to provide a convenience to the user by being able to easily view, store, transport and manipulate digital data while traveling or in places where a desktop system is cumbersome. Thus such a modification would have been an obvious expedient well within the ordinary skill in the art.

11. Claims 37-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Shurling et al (hereinafter "Shurling", US 6,009,415).

Regarding claims 37-41:

Shurling teaches a the method of determining the productivity of customer referrals from a number of customer referral sources (*customer data*--**32**), the method comprising the steps of:

storing a customer referral source identifier (*Customer Information file* ("CIF")--**30**) for each referred customer (see col. 4, ll. 10-24);

determining a total number of customer referrals for each customer referral sources (see col. 4, ll. 27-32); and

Although Shurling teaches a visual display of the total number of customer referral information referrals (see col. 6, ll. 37-53), Shurling fails to teach providing a visual *comparison* of the total number of customer referrals for a selected customer referral source against the average of the total numbers of customer referrals for all customer referral sources.

However, since Shurling's invention discloses the fact of relationship scoring (or customer referral scoring), it would have been obvious for an artisan of ordinary skill in the art to consider the standard deviation of a particular score with the average score of the total number of customer referral to provide better incentives for customers to use their services. Thus for the Shurling invention to employ such a comparison would constitute an obvious matter of design choice well within the ordinary skill of the art.

Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to ***Daniel S. Felten*** whose telephone number is (703) 305-0724. The examiner can normally be reached between the hours of 7:00AM to 5:30PM Monday-Thursday. Any inquiry of a general nature relating to the status of this application or its proceedings should be directed to the Customer Service Office (703) 306-5631, or the examiner's supervisor ***Vincent Millin*** whose telephone number is (703) 308-1065.

13. Response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

for formal communications intended for entry, or (703) 305-0040, for informal or draft communications, please label "Proposed" or "Draft".

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to *[daniel.felten@uspto.gov]*.

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly

set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1 195 OG 89.

DSF
November 14, 2002

HANI M. KAZIMI
PRIMARY EXAMINER